

IN RE:

FRANK P. ZABROSKY, JR.
VICTORIA E. ZABROSKY
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-11164

Chapter 13

Document No.: 88

ORDER OF COURT

AND NOW, this 18th day of March, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

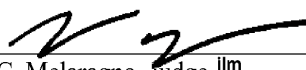
(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
3/18/25 10:57 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

BY THE COURT:


John C. Melaragno, Judge Jlm
United States Bankruptcy Court

In re:
Frank P. Zabrosky, Jr.
Victoria E. Zabrosky
Debtors

Case No. 19-11164-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Mar 18, 2025

Form ID: pdf900

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Frank P. Zabrosky, Jr., Victoria E. Zabrosky, 3631 Julie Court, Erie, PA 16506-6009
cr	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
15161858	+ Law Offices of Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
15161861	+ OneMain Financial, 2173 West 12th St., Erie, PA 16505-4804

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 19 2025 00:26:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2025 00:28:41	PYOD LLC, c/o Resurgent Capital Services, PO Box 19008, GREENVILLE, SC 29602-9008
15161855	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:32	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15161856	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 19 2025 00:29:21	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15643424	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 19 2025 00:28:53	Capital One Auto Finance, a division of Capital On, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15168526	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 19 2025 00:28:35	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15176414	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 19 2025 00:28:52	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15161857	Email/PDF: creditonebknofications@resurgent.com	Mar 19 2025 00:28:36	Credit One, PO Box 60500, City of Industry, CA 91716-0500
15178469	Email/Text: G06041@att.com	Mar 19 2025 00:26:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15179887	+ Email/Text: kslater@eriefcu.org	Mar 19 2025 00:25:00	Erie Federal Credit Union, 3503 Peach St., Erie, PA 16508-2741
15186611	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 19 2025 00:26:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15166957	Email/PDF: resurgentbknofications@resurgent.com	Mar 19 2025 00:28:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15192002	+ Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15161859	Email/Text: bkmail@midfirst.com	Mar 19 2025 00:24:00	Midland Mortgage, A division of Mid First Bank,

District/off: 0315-1

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15161860	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 19 2025 00:24:00	PO Box 26648, Oklahoma City, OK 73126-0648 Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15180991	Email/PDF: cbp@omf.com	Mar 19 2025 00:28:59	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15178978	Email/PDF: cbp@omf.com	Mar 19 2025 00:28:53	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15161862	Email/PDF: cbp@omf.com	Mar 19 2025 00:29:03	OneMain Financial, PO Box 64, Evansville, IN 47701-0064
15189486	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2025 00:29:13	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15184731	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15185296	Email/Text: BNCnotices@dcmservices.com	Mar 19 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15182389	Email/PDF: ebn_ais@aisinfo.com	Mar 19 2025 00:52:43	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Capital One Auto Finance, a division of Capital On
cr		MidFirst Bank
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Brian Nicholas	on behalf of Creditor MidFirst Bank brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com
CSU - OUCTS, PA Labor & Industry	ra-li-ucts-bankpitts@state.pa.us

District/off: 0315-1

User: auto

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Gary V. Skiba

on behalf of Plaintiff Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com

Gary V. Skiba

on behalf of Debtor Frank P. Zabrosky Jr. gskiba@marshlaw.com, DGeniesse@marshlaw.com;rose227@hotmail.com

Gary V. Skiba

on behalf of Joint Debtor Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com

Gary V. Skiba

on behalf of Plaintiff Victoria E. Zabrosky gskiba@marshlaw.com DGeniesse@marshlaw.com;rose227@hotmail.com

Michael H Kaliner

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. mkaliner@orlans.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 10